

Information to identify the case:

Debtor 1	<u>Albert James Baker</u>	Social Security number or ITIN	xxx-xx-8307
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Eastern District of Texas			
Case number:	22-60344		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Albert James Baker

11/9/22

By the court: Joshua P. Searcy
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Albert James Baker
Debtor

Case No. 22-60344-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-6
Date Rcvd: Nov 09, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2022:

Recip ID	Recipient Name and Address
db	+ Albert James Baker, 1416 Mahlow Dr., Longview, TX 75601-4853
8170516	+ Beyond Finance, P O Box 660442, Dallas TX 75266-0442
8170522	#+ Cash Store, 409 W Loop 281 Ste 101, Longview TX 75605-4492
8170506	+ Exeter, P O Box 166097, Irving TX 75016-6097
8182196	+ Exeter Finance LLC f/k/a Exeter Finance Corp., c/o Wilcox Law, PLLC, P.O. Box 201849, Arlington, TX 76006-1849
8170511	+ Franklin Financial, 414 W Loop 281, Longview TX 75605-4461
8170518	+ Fredmys Fast Cash, 2815 Gilmer Rd, Longview TX 75604-1850
8170526	+ Innovative Recovery, 5310 Harvest Hill Rd, Dallas TX 75230-5800
8170524	+ KC Water Dept, 4800 E 63rd, Kansas City MO 64130-4626
8170525	+ KCPL, P O Box 219330, Kansas City MO 64121-9330
8170513	+ Mariner Finance, 103 W Loop 281, Longview TX 75605-4653
8170512	+ Regency Park Apts, 701 Gilmer Rd, Longview TX 75604-6301
8170517	+ Southwestern Electric, P O Box 371496, Pittsburgh PA 15250-7496
8170519	+ Texas Star Loan, 128 West Marshal, Longview TX 75601-5339
8170514	+ Wise Loan, 3500 Hulen St Ste 201, Ft Worth TX 76107-6812

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 10 2022 04:33:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
8170509	+ EDI: CAPITALONE.COM	Nov 10 2022 04:33:00	Capital One, P O box 31293, Salt Lake City UT 84131-0293
8170521	EDI: JEFFERSONCAP.COM	Nov 10 2022 04:33:00	Jefferson Capital System, 16 McLelend Rd, Saint Cloud MN 56303
8170515	+ Email/Text: bankruptcy@qcholdings.com	Nov 09 2022 23:38:00	Lendnation, 4535 Fredrickburg Rd, San Antonio TX 78201-6504
8170510	+ Email/Text: LGCBankruptcyLegal@spireenergy.com	Nov 09 2022 23:38:00	Missouri Gas Energy, P O Box 219255, Kansas City MO 64121-9255
8170508	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Nov 09 2022 23:38:00	Security Finance, 218 E Jefferson St, Gilmer TX 75644-2224
8170523	Email/Text: compliance@wallacemgt.com	Nov 09 2022 23:38:00	Victory Lending, 1211 E Marshall Ave, Longview TX 75601
8170520	+ Email/Text: bankruptcy@westernshamrock.com	Nov 09 2022 23:38:00	Western Shamrock Corporation, 306 N Spur 63, Longview TX 75601-5005
8170507	+ Email/Text: bk@worldacceptance.com	Nov 09 2022 23:38:22	World Finance, 6608 Blue Ridge Blvd, Kansas City MO 64133-4847

TOTAL: 9

District/off: 0540-6

User: admin

Page 2 of 2

Date Rcvd: Nov 09, 2022

Form ID: 318

Total Noticed: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Exeter Finance LLC f/k/a Exeter Finance Corp.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:

Name	Email Address
Diane Carter	dsbarron@rbarronlaw.com dbc@trustesolutions.net
Stephen Wilcox	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. swilcox@wilcoxlaw.net krw77@sbcglobal.net; kraudry@wilcoxlaw.net
US Trustee	USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 3